Ground Stability
Residential Report

ADDRESS

Date of enquiry: X
Date enquiry received: X
Issue date: X
Our reference: X
Your reference: X
Ground Stability Residential Report

This report is based on and limited to the records held by the Coal Authority; the records and geological interpretation of the British Geological Survey (BGS) and the records of the Cheshire Brine Subsidence Compensation Board, at the time the report was produced.

Client name
XXXXXXXXXXXXXXX

Enquiry address
XXXXXXXXXXXXXXX

How to contact us
0345 762 6848 (UK)
+44 (0)1623 637 000 (International)

200 Lichfield Lane
Mansfield
Nottinghamshire
NG18 4RG

www.groundstability.com

Reproduced by permission of Ordnance Survey on behalf of HMSO. © Crown copyright and database right 2016. All rights reserved.

Approximate position of property

Ordnance Survey Licence number: XXXXXXXXX
## Coal Authority Summary

<table>
<thead>
<tr>
<th>Has the search report highlighted evidence or potential of</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Past underground coal mining</td>
<td>No</td>
</tr>
<tr>
<td>Present underground coal mining</td>
<td>No</td>
</tr>
<tr>
<td>Future underground coal mining</td>
<td>No</td>
</tr>
<tr>
<td>Mine entries</td>
<td>No</td>
</tr>
<tr>
<td>Coal mining geology</td>
<td>No</td>
</tr>
<tr>
<td>Past opencast coal mining</td>
<td>No</td>
</tr>
<tr>
<td>Present opencast coal mining</td>
<td>No</td>
</tr>
<tr>
<td>Future opencast coal mining</td>
<td>No</td>
</tr>
<tr>
<td>Coal mining subsidence</td>
<td>No</td>
</tr>
<tr>
<td>Mine gas</td>
<td>No</td>
</tr>
<tr>
<td>Hazards related to coal mining</td>
<td>No</td>
</tr>
<tr>
<td>Information from the Cheshire Brine Subsidence Compensation Board</td>
<td>No</td>
</tr>
</tbody>
</table>
### BGS Summary

<table>
<thead>
<tr>
<th>Has the search report highlighted evidence or potential of</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1  Shrinkable clay</td>
<td>Yes</td>
</tr>
<tr>
<td>2  Running sand</td>
<td>Yes</td>
</tr>
<tr>
<td>3  Deposits which could compress</td>
<td>No</td>
</tr>
<tr>
<td>4  Deposits which could collapse</td>
<td>No</td>
</tr>
<tr>
<td>5  Natural landslide activity</td>
<td>Yes</td>
</tr>
<tr>
<td>6  Soluble rocks</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Detailed findings from the Coal Authority

1. Past underground coal mining
The property is not within a surface area that could be affected by past underground mining.

2. Present underground coal mining
The property is not within a surface area that could be affected by present underground mining.

3. Future underground coal mining
The property is not in an area where the Coal Authority has plans to grant a licence to remove coal using underground methods.

The property is not in an area where a licence has been granted to remove or otherwise work coal using underground methods.

The property is not in an area likely to be affected from any planned future underground coal mining.

No notices have been given, under section 46 of the Coal Mining Subsidence Act 1991, stating that the land is at risk of subsidence.

4. Mine entries
There are no known coal mine entries within, or within 20 metres of, the boundary of the property.

5. Coal mining geology
The Coal Authority is not aware of any damage due to geological faults or other lines of weakness that have been affected by coal mining.

6. Past opencast coal mining
The property is not within the boundary of an opencast site from which coal has been removed by opencast methods.
7. **Present opencast coal mining**
The property does not lie within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods.

8. **Future opencast coal mining**
There are no licence requests outstanding to remove coal by opencast methods within 800 metres of the boundary.

The property is not within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted.

9. **Coal mining subsidence**
The Coal Authority has not received a damage notice or claim for the subject property, or any property within 50 metres, since XXXX.

There is no current Stop Notice delaying the start of remedial works or repairs to the property.

The Coal Authority is not aware of any request having been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

10. **Mine gas**
The Coal Authority has no record of a mine gas emission requiring action.

11. **Hazards related to coal mining**
The property has not been subject to remedial works, by or on behalf of the Authority, under its Emergency Surface Hazard Call Out procedures.

12. **Information from the Cheshire Brine Subsidence Compensation Board**
The property lies outside the Cheshire Brine Compensation District.
Detailed findings from BGS

1. **Shrinkable clay**  
The property is in an area underlain by clay. Clay can swell or shrink if the moisture content changes.

However, the clay deposits in this area are considered to be mainly of "low plasticity". This means it is unlikely that they will cause ground movement.

2. **Running sand**  
The property is in an area underlain by sand. Some sands, if voids are present, may flow if they come into contact with water.

However, the sand deposits in this area are unlikely to cause ground movement.

3. **Deposits which could compress**  
The property is not in an area underlain by deposits which could compress and cause ground movement.

4. **Deposits which could collapse**  
The property is not in an area underlain by deposits which could collapse and cause ground movement.

5. **Natural landslide activity**  
The property is in an area where the local geology and steepness of slope could combine to create the likelihood of landslide activity.

However, landslide activity is unlikely to occur.

6. **Soluble rocks**  
The property is in an area underlain by soluble rocks. The presence of water can dissolve such rocks to create cavities or surface depressions.

The soluble rocks considered by this report are XXXX.

The soluble rock type present and its position under the ground means that ground movement could occur. Movement may occur naturally or be caused by changes to the ground or changes in the flow of water into and through the ground.
Comments on the BGS information

These features should not necessarily give cause for concern.

Whether or not a property is affected by ground movement can depend on a number of factors such as its age, type of construction, and on its surroundings and such matters as drainage and nearby trees.

Since 1992 buildings should have been designed and constructed according to building regulations to ensure natural ground movement will not cause damage to a building.

However, you should consider the possible consequences before you:
- carry out any building or excavation work
- alter the ground surface or drainage of surface or ground water
- plant or remove large shrubs or trees

Ground movement can cause uneven damage or subsidence to a property.

Developers should always carry out an appropriate risk assessment before starting any work on, or around, a property.

If you own the property and it is damaged by ground movement: You should contact your insurance company and anyone else who has an interest in the property, for example, the mortgage lender.

If you are considering buying the property and BGS has identified that ground movement could occur you should tell your professional advisers.
Additional remarks
This report has been prepared in accordance with the Law Society's Guidance Notes 2006, the User Guide 2006 and the Coal Authority, British Geological Survey and Cheshire Brine Subsidence Compensation Board's Terms and Conditions applicable at the time the report was produced. The information provided by the Coal Authority has been compiled in response to the Law Society's CON29M Coal Mining and Brine Subsidence Claim enquiries and are protected by copyright owned by the Law Society of 113 Chancery Lane, London WC2A 1PL.

If this report is for a residential property, insurance is included to cover any loss in property value caused by any changes in the information contained in this report. Please see the attached certificate of insurance for the terms and conditions of this insurance. The insurance does not cover non-residential property or interpretive reports.

Disclaimer
The Coal Authority and British Geological Survey owns the copyright in this report and the information used is protected by our database rights. All rights are reserved and unauthorised use is prohibited. If we provide a report for you, this does not mean that copyright and any other rights will pass to you. However, you can use the report for your own purposes.

Alternative formats
If you would like this report in an alternative format, please contact our communications team.

Terms and conditions
Our full terms and conditions can be found on our website – www.groundstability.com.
Enquiry boundary

**Key**

Approximate position of enquiry boundary shown

---

**How to contact us**

0345 762 6848 (UK)
+44 (0)1623 637 000 (International)

200 Lichfield Lane
Mansfield
Nottinghamshire
NG18 4RG

www.groundstability.com

Reproduced by permission of Ordnance Survey on behalf of HMSO. © Crown copyright and database right 2016. All rights reserved.

Ordnance Survey Licence number: XXXXXXXX
General information

This report has been prepared by the Coal Authority using the information held by the Authority, together with information supplied by the British Geological Survey (BGS) and the Cheshire Brine Subsidence Compensation Board.

1. The Coal Authority, the Cheshire Brine Subsidence Compensation Board and the British Geological Survey (BGS) are referred to in the report as the suppliers.

2. This report is confidential and has been prepared specifically for the property and for use by the owner only. It should not be relied upon by any other property or by any other third party.

3. The report is based on and limited to:
   a. the specific features identified in the report
   b. each supplier’s interpretation of the records it holds relating to the particular features for which the report states that the supplier is responsible at the time the report is prepared

4. The records used do not represent an exhaustive or comprehensive list of all the records that may exist or may be available for the property. No physical inspection of the property has or will be carried out in the preparation of this report.

5. Information from the Coal Authority is based on records in its possession relating to coal mining activity. There may be information held by others on historical coal mining, and information on other types of mining, which is not searched for as part of this report.

6. Information from BGS relates solely to the 6 natural ground stability hazards as described in this report. It does not cover any other geological hazards or man-made hazards (such as contaminated land). BGS may hold data on other geological hazards and features that may affect the property which are not searched for as part of this report. Consequently the report should not be taken as a guarantee that there are no other geological hazards or other issues affecting the property. For a more detailed interpretation please visit the BGS’s website www.bgs.ac.uk

7. Information from BGS is prepared using the BGS GeoSure database which is based on 1:10,000 scale geological mapping reduced to 1:50,000 scale.
8. The information from suppliers may be derived from records from a number of disparate sources which vary in age, quantity and quality. Such records may include material donated to the suppliers from third parties, which may not have been subject to any verifications or other quality control process.

9. Raw data used to prepare this report may have been transcribed from analogue to digital format, or may have been acquired by means of automated measuring techniques. Consequently, some data may have been processed without human intervention and may contain undetected errors.

10. The records available to the suppliers are constantly being updated. The suppliers cannot be held responsible for any changes in the information on which this report is based which occur after the date the report was produced.

11. If this report is for a residential property, insurance is included. This report includes a policy and key facts summary which outline the significant features, benefits and limitations of the cover provided. Full terms and conditions are shown in the policy document.

12. The report gives an indication of whether ground movement could occur at the property. This does not necessarily mean that the property is or will be affected by ground instability. Such an assessment can only be made by inspection of the property by a qualified professional, such as a surveyor or engineer. This report does not therefore –
   • include any information or warranty relating to the actual state, or the structural or other condition, of the property
   • determine the saleability or value, or the safety, of the property
   • indicate the suitability of the property for any particular purpose (including, without limitation, its suitability for development (within the meaning of section 55 of the Town and Country Planning Act 1990 as amended) or any building, excavation or landscaping work)
   • act as a substitute for any physical inspection, specialist interpretations and/or professional advice
Key facts document

Policy Summary - Ground Stability Report Insurance

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the Insurer

The insurer is Aviva Insurance Limited. Registered in Scotland No. 2116. Registered Office: Pitheavlis Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Coal Authority

The Coal Authority, a NDPB (non-departmental public body) sponsored by DECC (Department for Energy and Climate Change) 200 Lichfield Lane Mansfield Nottinghamshire NG18 4RG is responsible for producing the coal & brine search report, issuing the policy, collecting the premium and declaring the existence of the policy to Aviva Insurance Limited.

Type of Insurance and Cover

a. The policy is evidenced by the policy that is attached to the ground stability report provided by The Coal Authority in respect of a search in form GSR (2006).

b. Where a ground stability search report has been obtained in connection with a sale of the property, cover is provided for the benefit of a purchaser and their lender; in the case of a re-mortgage or where the existing owner chooses to obtain a ground stability search report, cover is provided for the benefit of the owner and their lender.

c. The policy offers protection against loss sustained by the owner of the property if any new problems or adverse entries are revealed in a subsequent ground stability report which were not revealed by the original report to which the policy was attached.
Significant features or benefits under the policy and the term/duration of the policy

a. Cover is provided for loss that you suffer up to an amount of £50,000.00 or 25% of the market value of the property prior to the date of the subsequent ground stability report which gives rise to the claim, whichever is the lower.

b. For the purposes of the policy loss includes:-
   i. any reduction in the market value of the property directly attributable to changes in the information revealed in the coal & brine search report compiled against the property; and
   ii. all other costs and expenses incurred which we have agreed, in writing, to cover.

c. A single premium has been paid in respect of the cover provided under the policy; the policy remains in effect for 25 years or until you sell the property, or if you are the lender, the debt secured by the mortgage has been repaid.

d. You cannot transfer the benefits of the policy to anyone else. However, if you die whilst you still have the benefit of the cover provided by the policy, the benefit will pass to your estate and beneficiaries.

Significant or unusual Exclusions or Conditions under the policy

a. Full details can be found in the Cover and Exclusions sections of the policy.

b. The policy does not cover your costs in relation to the loss of a transaction for the sale or purchase of the property.

c. The property must be an existing (i.e. it must have been lived in) single residential house, flat or maisonette in the United Kingdom.

d. The policy does not cover loss relating to structural or other physical damage caused to the property by subsidence, flooding or otherwise.

e. The policy does not cover you for any loss in relation to any matter revealed in the ground stability search report to which the policy is attached nor in relation to any matter that you were otherwise aware of on or before the policy was issued.

Cancellation Rights

You have the statutory right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

How to claim

If you need to make a claim please write to Aviva Legal Indemnities, PO Box 6, 14 Surrey Street, Norwich, NR1 3NS, quoting your policy number. Telephone 0800 158 2236. Please enclose your policy and the ground stability search report attached to it together with the subsequent ground stability search report giving rise to the claim.
Telephone Call Recording

For your and our joint protection telephone calls may be recorded and/or monitored.

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact The Legal Indemnity Manager. You can write to Aviva Legal Indemnities at, PO Box 6, 14 Surrey Street, Norwich, NR1 3NS, or telephone 0800 158 2236, whichever suits you. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. The full complaints procedure is set out in the policy.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.
Ground Stability Policy

Property: XXXXXXXXXXXXX
Policy number: XXXXXXXXXXXXX
Report reference number: XXXXXXXXXXXXX
Dated: XXXXXXXXXXXXX

We welcome you as a Policyholder of Aviva, a worldwide organisation offering you a local insurance service for your personal and business requirements.

This Policy is your evidence of insurance and may be required in the event of a claim.

Definitions

**You/Your** means the person insured by this Policy. You may be

i. The person who asked for the Ground Stability Report in connection with your purchase of the Property (and your mortgagee)

ii. The person who purchased the Property (and your mortgagee) if the person selling the Property has asked for a Ground Stability Report for the benefit of the purchaser as part of a seller's pack or if the Property has been purchased by way of auction

iii. The owner of the Property (and your mortgagee) if you are re-mortgaging the Property or the owner of the Property who has chosen to obtain a Ground Stability Report.

**We/Us/Our** means the insurer, Aviva Insurance Limited. Registered in Scotland No. 2116. Registered Office: Pitheavlis Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**TCA** means The Coal Authority a NDPB (non-departmental public body) sponsored by DECC (Department for Energy and Climate Change) 200 Lichfield Lane Mansfield Nottinghamshire NG18 4RG. TCA is responsible for producing the Ground Stability Report, issuing this Policy, collecting the Premium and declaring the existence of this Policy to us.
Ground Stability Report means the attached Ground Stability Report that TCA has prepared for the Property following a Ground Stability Report Search providing information compiled from

i. TCA's records in relation to past, present and future underground and opencast coal-mining activity, shafts and adits (vertical and horizontal entries to mines), coal-mining geology, coal-mining related hazards, coal-mining subsidence and mine gas and

ii. The records and geological interpretation of the British Geological Survey in relation to natural subsidence which for the purposes of this Policy only includes the effect of swelling and shrinking clay, running sand, soluble rocks, collapsible and compressible materials and

iii. The records of the Cheshire Brine Subsidence Compensation Board in relation to Cheshire Brine.

Effective Date means the date of the Ground Stability Report attached to this Policy.

Limit of Cover means an amount of £50,000 or 25% of the Market Value of the Property prior to the date of the subsequent ground stability report which gives rise to the claim, whichever is the lower.

Market Value means the value determined by a Surveyor appointed following agreement by you and us (or appointed by an arbitrator in the absence of such agreement).

Period of Insurance means the period from the Effective Date until

i. You sell the Property or 25 years whichever happens sooner or

ii. The debt secured by the mortgage is repaid if you are a mortgagee.

Premium means the total amount of £1.35p paid in consideration of the cover provided by this Policy which includes Insurance Premium Tax at the appropriate rate.

Property means the property the address of which appears at the top of this Policy and in respect of which TCA has provided the attached Ground Stability Report.

Surveyor means a person approved by us who has one or more of the following qualifications: FRICS or MRICS.

Cover

Subject to the terms and conditions of this policy and provided TCA has collected the Premium we will cover you up to the Limit of Cover for all claims made during the Period of Insurance in respect of

1. The loss in Market Value of the Property directly attributable to any changes in the information revealed in a subsequent ground stability report which was not revealed in the Ground Stability Report attached to this Policy which was carried out on the Effective Date, such loss in Market Value to be calculated at the date of the subsequent ground stability report, and

2. All other costs and expenses which we have agreed in writing to cover.
Exclusions

1. We will not pay more than the Limit of Cover in total for any loss in Market Value of the Property and costs and expenses covered by this Policy. You cannot claim the benefit of more than one policy provided by us in this form in relation to the Property.

2. We will not be responsible for any loss you might suffer:
   i. if at the date of the claim you are not the legal or beneficial owner of the Property
   ii. if the Property is not a single private home in the United Kingdom which is used only for residential purposes
   iii. in relation to loss of a transaction for the sale or for the purchase of the Property nor for any costs incurred by you in relation to the loss of such transaction
   iv. in respect of structural or other physical damage caused to the Property by subsidence flooding or otherwise
   v. as a result of any change in information in response to questions 3(a), 3(b), 8(a) or 8(b) of a Ground Stability Report Search (form GSR (2006)).

For the avoidance of doubt this Policy does not provide buildings or contents insurance cover.

3. We will not be responsible for any loss which happens as a result of
   i. an entry on any subsequent ground stability report after the Effective Date if this entry also appears on the attached Ground Stability Report
   ii. any problem revealed by the first ground stability report after the Effective Date if you or your legal representative knew about the problem on or before the Effective Date
   iii. any change to the Ground Stability Report Search (form GSR (2006)) made after the Effective Date which affects our responsibility under this Policy if we would not have been responsible for the loss before such change
   iv. any change in the interpretation of data upon which the Ground Stability Report was produced provided such data remains unchanged.

4. We will not be responsible for any loss which TCA, the British Geological Survey or the Cheshire Brine Subsidence Compensation Board may be required to pay by law.
Conditions

1. You cannot transfer the benefit of this Policy to anyone else. If you die during the Period of Insurance the benefit of the Policy will pass to your estate and beneficiaries.

2. If you receive information about any claim, loss or incident for which we may be responsible under this Policy you must contact us as soon as possible as set out below in the section; How to claim.

3. If there is any claim under this Policy which is also covered by any other insurance we will pay no more than our rateable proportion of the loss and any costs and expenses connected with it.

4. You agree to do and permit to be done all things that we consider necessary to minimise loss under the Policy. We will be responsible for any expense incurred in complying with this Condition.

5. You must not make any offer promise or payment or incur any costs or expenses unless we have agreed in writing to cover such costs and expenses.

6. If there is a claim under this Policy we have the right to instruct a Surveyor to assess the Market Value of the Property.

7. Where we have accepted a claim and there is disagreement over the amount to be paid the dispute can be referred to an agreed arbitrator (or in the absence of an agreement an arbitrator appointed by the President of the Chartered Institute of Arbitrators) in accordance with the law at the time.

Cancellation Rights (Statutory Cooling Off Period)

You have the right to cancel your policy within 14 days from the day of purchase of the policy or the day on which you receive your policy, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats, in the first instance, please contact Aviva Legal Indemnities, PO Box 6, 14 Surrey Street, Norwich, NR1 3NS, quoting your policy number. Telephone 0800 158 2236.

Data Protection Act - Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Aviva Insurance Limited and The Coal Authority.
Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents by reinsurers and TCA. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer’s compliance with any regulatory rules/codes. Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

• Share information about you with other organisations and public bodies including the Police;
• Undertake credit searches and additional fraud searches;
• Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

• Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
• Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
• Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.
How to claim

If you need to make a claim please write to Aviva Legal Indemnities, PO Box 6, 14 Surrey Street, Norwich, NR1 3NS, quoting your policy number. Telephone 0800 158 2236. Please enclose your policy and the Ground Stability Report attached to it together with the subsequent ground stability report giving rise to the claim.

Please be aware of the Conditions of this Policy.

Telephone Call Recording

For your and our joint protection telephone calls may be recorded and/or monitored.

Choice of Law

The law of England and Wales will apply to this contract unless at the date of the contract you are a resident of Scotland or Northern Ireland in which case the law of that country will apply.

Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally.

We take all complaints we receive seriously and aim to resolve all our customers’ problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain?

• We will acknowledge your complaint promptly.
• We aim to resolve all complaints as quickly as possible.

Most of our customers’ concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.
What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting The Legal Indemnity Manager. You can write to Aviva Legal Indemnities at, PO Box 6, 14 Surrey Street, Norwich, NR1 3NS, or telephone 0800 158 2236, whichever suits you, and ask your contact to review the problem.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0800 023 4567 (free from landlines) or 0300 123 9123. Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.